

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of : Thomas BREITBACH et al.  
Application No. : 09/936,834  
Confirmation No. : 1508  
Filing Date : March 12, 2002  
Title : METHOD FOR USING STANDARDIZED BANK SERVICES  
VIA THE INTERNET  
Examiner : Zhiyu Lu  
Group Art Unit : 2618  
Attorney Docket No. : RIEBL.P-44-MG

DO NOT ENTER: /ZL/

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

December 2, 2008

**AMENDMENT IN RESPONSE TO FINAL OFFICE ACTION and REQUEST FOR  
RECONSIDERATION**

SIR:

In response to the Office Action dated September 2, 2008, for which any necessary extension is herein requested and petitioned, Applicant hereby responds as follows:

**Amendments to the Claims** begin on Page 2 of this Amendment.

**Remarks/Arguments** begin on page 6 of this Amendment.